

INSTITUTION: 0000020369 - 3 HEARTLAND BANK & TRUST COMPANY

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwelling From Columns A, B, C & D			
	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A	B	C	D										
	Number	\$000's	Number	\$000's				Number					\$000's	Number
IL/MCLEAN COUNTY/0001.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			4	388	6	619	1	70			3	308		
IL/MCLEAN COUNTY/0001.04 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			12	1544	16	2013	2	40			1	169		
			1	180	2	357								
					1	190								
IL/MCLEAN COUNTY/0001.05 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			6	1476	11	1736	1	22			1	214	1	21
			1	286										
IL/MCLEAN COUNTY/0002.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	105							1	105		
IL/MCLEAN COUNTY/0003.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			2	198	4	340					3	249		
IL/MCLEAN COUNTY/0003.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			4	778	5	563	5	167	1	110	4	628		
					1	119								
					1	129								

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	Home Purchase Loans				Refinancings	Home Improvement Loans						
	FHA, FSA/RHS & VA		Conventional									
	A		B		C		D					
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				
IL/MCLEAN COUNTY/0004.00												
LOANS ORIGINATED			2	188	5	840				1	88	
APPROVED, NOT ACCEPTED												
APP DENIED												
APP WITHDRAWN					1	132						
FILES CLOSED FOR INCOMPLETENESS												
IL/MCLEAN COUNTY/0005.01												
LOANS ORIGINATED			1	83	2	272			1	154	1	112
APPROVED, NOT ACCEPTED												
APP DENIED												
APP WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
IL/MCLEAN COUNTY/0005.02												
LOANS ORIGINATED			1	131	2	250	1	87				
APPROVED, NOT ACCEPTED												
APP DENIED												
APP WITHDRAWN					2	290						
FILES CLOSED FOR INCOMPLETENESS												
IL/MCLEAN COUNTY/0005.04												
LOANS ORIGINATED			3	539	9	1263					3	408
APPROVED, NOT ACCEPTED												
APP DENIED					1	58						
APP WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
IL/MCLEAN COUNTY/0005.05												
LOANS ORIGINATED			16	2600	44	7986	4	655				
APPROVED, NOT ACCEPTED												
APP DENIED												
APP WITHDRAWN			1	304	1	195						
FILES CLOSED FOR INCOMPLETENESS												
IL/MCLEAN COUNTY/0011.01												
LOANS ORIGINATED			7	821	17	2144					3	328
APPROVED, NOT ACCEPTED												
APP DENIED												
APP WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												

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	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A		B											
	Number	\$000's	Number	\$000's				Number				\$000's	Number	\$000's
IL/MCLEAN COUNTY/0011.03														
LOANS ORIGINATED			5	445	12	1000	1	55			1	55		
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0011.04														
LOANS ORIGINATED			5	737	29	4734	3	141						
APPROVED, NOT ACCEPTED			1	200										
APP DENIED					1	30								
APP WITHDRAWN					2	373								
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0012.00														
LOANS ORIGINATED			2	215	6	1192	1	14	1	425	2	234		
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0013.01														
LOANS ORIGINATED			3	278							2	173		
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0013.02														
LOANS ORIGINATED			1	105	3	551					2	420		
APPROVED, NOT ACCEPTED														
APP DENIED					1	184								
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0013.03														
LOANS ORIGINATED			3	240	1	71					2	145		
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings	Home Improvement Loans						
	FHA, FSA/RHS & VA		Conventional									
	A		B		C		D					
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number
IL/MCLEAN COUNTY/0014.01												
LOANS ORIGINATED			2	290	9	1329				2	248	
APPROVED, NOT ACCEPTED												
APP DENIED			1	95								
APP WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
IL/MCLEAN COUNTY/0014.02												
LOANS ORIGINATED			9	1789	10	2281	1	15		1	217	
APPROVED, NOT ACCEPTED												
APP DENIED												
APP WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
IL/MCLEAN COUNTY/0015.00												
LOANS ORIGINATED			1	50								
APPROVED, NOT ACCEPTED												
APP DENIED												
APP WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
IL/MCLEAN COUNTY/0016.00												
LOANS ORIGINATED			1	122								
APPROVED, NOT ACCEPTED												
APP DENIED												
APP WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
IL/MCLEAN COUNTY/0017.00												
LOANS ORIGINATED			3	144	6	534			2	232	5	456
APPROVED, NOT ACCEPTED												
APP DENIED			1	87								
APP WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
IL/MCLEAN COUNTY/0018.00												
LOANS ORIGINATED			10	1916	14	2920	7	543			3	639
APPROVED, NOT ACCEPTED					1	73						
APP DENIED												
APP WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												

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	Home Purchase Loans				Refinancings	Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional												
	A		B												
	Number		\$000's					C				D		E	
Number		\$000's		Number		\$000's		Number		\$000's		Number		\$000's	
IL/MCLEAN COUNTY/0019.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			4	236	8	590	2	450							
IL/MCLEAN COUNTY/0019.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	81											
			1	50											
IL/MCLEAN COUNTY/0020.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			6	336	5	281					6	295			
IL/MCLEAN COUNTY/0020.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	66							1	66			
IL/MCLEAN COUNTY/0021.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			4	531	6	1416									
					1	18									
IL/MCLEAN COUNTY/0021.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			3	494	3	449									

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	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A		B											
	Number	\$000's	Number	\$000's				Number				\$000's	Number	\$000's
IL/MCLEAN COUNTY/0051.00														
LOANS ORIGINATED	1	81	24	4480	46	9434	5	490			6	1243		
APPROVED, NOT ACCEPTED														
APP DENIED			1	630	1	282								
APP WITHDRAWN			1	148	1	210								
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0052.01														
LOANS ORIGINATED					2	222								
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0052.02														
LOANS ORIGINATED			1	139	5	897					1	50		
APPROVED, NOT ACCEPTED			1	136										
APP DENIED					1	110								
APP WITHDRAWN					2	133								
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0053.01														
LOANS ORIGINATED			2	195	13	2117	2	195			1	15		
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0053.02														
LOANS ORIGINATED					1	58								
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0054.00														
LOANS ORIGINATED	1	111	7	1564	26	5877	3	363			2	588		
APPROVED, NOT ACCEPTED			1	335							1	335		
APP DENIED					1	400								
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A		B											
	Number	\$000's	Number	\$000's				Number				\$000's	Number	\$000's
IL/MCLEAN COUNTY/0055.01														
LOANS ORIGINATED			1	85	2	146					1	135		
APPROVED, NOT ACCEPTED														
APP DENIED			1	112	1	96								
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0055.02														
LOANS ORIGINATED			1	167	3	199	1	41						
APPROVED, NOT ACCEPTED														
APP DENIED					1	256								
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0056.01														
LOANS ORIGINATED					1	152	2	125						
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN					1	113								
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0056.02														
LOANS ORIGINATED					5	917	1	42						
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0057.00														
LOANS ORIGINATED			8	653	20	2264	5	128			2	61		
APPROVED, NOT ACCEPTED					1	93								
APP DENIED			2	135	2	181								
APP WITHDRAWN					2	291								
FILES CLOSED FOR INCOMPLETENESS														
MSA/MD(TOTAL)														
LOANS ORIGINATED	2	192	167	24209	357	57657	48	3643	5	921	61	7649	1	21
APPROVED, NOT ACCEPTED			5	901	5	642					1	335		
APP DENIED			6	1059	13	1934								
APP WITHDRAWN			3	738	12	1737								
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings		Home Improvement Loans										
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D		E		F		G				
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's			
INVALID GEOGRAPHIC IDENTIFIERS 2/ LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS																	
SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES																	
LOANS ORIGINATED	3	251	57	8697	59	10591	14	726	1	130	41	8048					
APPROVED, NOT ACCEPTED			1	20	8	825					4	568					
APP DENIED			1	4	7	855					1	61	1	4			
APP WITHDRAWN			1	35	1	176					1	35					
FILES CLOSED FOR INCOMPLETENESS																	
INVALID MSA/MD NUMBERS 2/ LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS																	

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's

MSA/MD (TOTAL)

INVALID GEOGRAPHIC IDENTIFIERS 2/

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SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
			23	2056	27	2036	7	404			3	143		

INVALID MSA/MD NUMBERS 2/

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MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

BORROWER OR CENSUS TRACT CHARACTERISTICS	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI- ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE OF INSTITUTION		OTHER PURCHASER	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
BORROWER CHARACTERISTICS																		
RACE 5/																		
AMERICAN INDIAN/ALASKA NATIVE																		
ASIAN					3	325												
BLACK OR AFRICAN AMERICAN					2	207												
NAT HAWAIIAN/OTHER PACIFIC ISLND																		
WHITE					424	68600											10	1840
2 OR MORE MINORITY RACES																		
JOINT (WHITE/MINORITY RACE)					3	647												
RACE NOT AVAILABLE 6/					4	740												
ETHNICITY 7/																		
HISPANIC OR LATINO					1	95												
NOT HISPANIC OR LATINO					429	69203											10	1840
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)					2	358												
ETHNICITY NOT AVAILABLE 6/					4	863												
MINORITY STATUS 8/																		
WHITE NON-HISPANIC					420	67933											10	1840
OTHERS, INCLUDING HISPANIC					11	1632												
INCOME 9/																		
LESS THAN 50% OF MSA/MD MEDIAN					26	2189											2	84
50-79% OF MSA/MD MEDIAN					52	5346											2	194
80-99% OF MSA/MD MEDIAN					49	5776												
100-119% OF MSA/MD MEDIAN					52	7335												
120% OR MORE OF MSA/MD MEDIAN					241	47741											6	1562
INCOME NOT AVAILABLE 6/					16	2132												
CENSUS TRACT CHARACTERISTICS 10/																		
RACIAL/ETHNIC COMPOSITION 11/																		
LESS THAN 10% MINORITY					216	38973											3	662
10-19% MINORITY					172	25536											5	984
20-49% MINORITY					48	6010											2	194
50-79% MINORITY																		
80-100% MINORITY																		
INCOME 12/ 13/																		
LOW INCOME																		
MODERATE INCOME					54	6834											4	521
MIDDLE INCOME					198	29369											1	104
UPPER INCOME					184	34316											5	1215
TOTAL 14/					436	70519											10	1840

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PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI- ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE OF INSTITUTION		OTHER PURCHASER	
	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #
NO REPORTED PRICING DATA 15/					435	1											9	1
REPORTED PRICING DATA																		
PERCENTAGE POINTS ABOVE TREASURY: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																		
3 - 3.99		NA		NA		NA		NA		NA		NA		NA		NA		NA
4 - 4.99		NA		NA		NA		NA		NA		NA		NA		NA		NA
5 - 5.99																		
6 - 6.99																		
7 - 7.99																		
8 - 8.99																		
9 - 9.99																		
10 OR MORE																		
MEAN																		
MEDIAN																		
HOEPA LOANS 17/																		

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PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI- ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE OF INSTITUTION		OTHER PURCHASER	
	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S
NO REPORTED PRICING DATA 15/					70244	275											1823	17
REPORTED PRICING DATA																		
PERCENTAGE POINTS ABOVE TREASURY: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																		
3 - 3.99		NA		NA		NA		NA		NA		NA		NA		NA		NA
4 - 4.99		NA		NA		NA		NA		NA		NA		NA		NA		NA
5 - 5.99																		
6 - 6.99																		
7 - 7.99																		
8 - 8.99																		
9 - 9.99																		
10 OR MORE																		
MEAN 30/																		
MEDIAN 31/																		
HOEPA LOANS 17/																		

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	2	192	2	192								
MALE	2	192	2	192								
FEMALE												
JOINT (MALE/FEMALE)												
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	2	192	2	192								
MALE	2	192	2	192								
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	2	192	2	192								
MALE	2	192	2	192								
FEMALE												
JOINT (MALE/FEMALE)												
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	111	1	111								
50-79% OF MSA/MD MEDIAN	1	81	1	81								
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
TOTAL 14/	2	192	2	192								

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	2	226	2	226								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	226	2	226								
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	162	22653	152	21127	4	566	3	222	3	738		
MALE	35	3937	34	3872			1	65				
FEMALE	29	2730	28	2582					1	148		
JOINT (MALE/FEMALE)	98	15986	90	14673	4	566	2	157	2	590		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	176	1	176								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	176	1	176								
RACE NOT AVAILABLE (TOTAL) 6/	16	3852	12	2680	1	335	3	837				
MALE	1	105	1	105								
FEMALE												
JOINT (MALE/FEMALE)	2	684	1	572			1	112				

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	1	95	1	95								
MALE	1	95	1	95								
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	162	22703	154	21312	4	566	1	87	3	738		
MALE	34	3882	34	3882								
FEMALE	29	2730	28	2582					1	148		
JOINT (MALE/FEMALE)	99	16091	92	14848	4	566	1	87	2	590		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	2	297	1	227			1	70				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	297	1	227			1	70				
ETHNICITY NOT AVAILABLE (TOTAL) 6/	16	3812	11	2575	1	335	4	902				
MALE	1	65					1	65				
FEMALE												
JOINT (MALE/FEMALE)	2	684	1	572			1	112				
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	158	22196	150	20805	4	566	1	87	3	738		
MALE	33	3777	33	3777								
FEMALE	29	2730	28	2582					1	148		
JOINT (MALE/FEMALE)	96	15689	89	14446	4	566	1	87	2	590		
OTHERS, INCLUDING HISPANIC (TOTAL)	6	794	5	724			1	70				
MALE	1	95	1	95								
FEMALE												
JOINT (MALE/FEMALE)	5	699	4	629			1	70				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	22	1637	19	1427	1	50	2	160				
50-79% OF MSA/MD MEDIAN	29	2973	27	2713			1	112	1	148		
80-99% OF MSA/MD MEDIAN	17	1728	16	1641			1	87				
100-119% OF MSA/MD MEDIAN	22	2655	22	2655								
120% OR MORE OF MSA/MD MEDIAN	79	15869	71	13728	4	851	2	700	2	590		
INCOME NOT AVAILABLE 6/	12	2045	12	2045								
TOTAL 14/	181	26907	167	24209	5	901	6	1059	3	738		

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	1	99	1	99								
MALE												
FEMALE	1	99	1	99								
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	4	362	4	362								
MALE	1	85	1	85								
FEMALE	2	227	2	227								
JOINT (MALE/FEMALE)	1	50	1	50								
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	368	59310	341	55373	4	469	12	1904	11	1564		
MALE	49	7254	45	6601	1	93	2	490	1	70		
FEMALE	47	6400	42	5990	1	73	3	205	1	132		
JOINT (MALE/FEMALE)	272	45656	254	42782	2	303	7	1209	9	1362		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	3	511	3	511								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	511	3	511								
RACE NOT AVAILABLE (TOTAL) 6/	11	1688	8	1312	1	173	1	30	1	173		
MALE												
FEMALE	1	91	1	91								
JOINT (MALE/FEMALE)	2	423	1	250					1	173		

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	375	60028	348	56091	4	469	12	1904	11	1564		
MALE	50	7339	46	6686	1	93	2	490	1	70		
FEMALE	51	6817	46	6407	1	73	3	205	1	132		
JOINT (MALE/FEMALE)	274	45872	256	42998	2	303	7	1209	9	1362		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	131	1	131								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	131	1	131								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	11	1811	8	1435	1	173	1	30	1	173		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	637	2	464					1	173		
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	366	58965	339	55028	4	469	12	1904	11	1564		
MALE	49	7254	45	6601	1	93	2	490	1	70		
FEMALE	47	6400	42	5990	1	73	3	205	1	132		
JOINT (MALE/FEMALE)	270	45311	252	42437	2	303	7	1209	9	1362		
OTHERS, INCLUDING HISPANIC (TOTAL)	9	1103	9	1103								
MALE	1	85	1	85								
FEMALE	3	326	3	326								
JOINT (MALE/FEMALE)	5	692	5	692								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	16	1369	12	1074			4	295				
50-79% OF MSA/MD MEDIAN	47	4433	44	4112	1	93	1	96	1	132		
80-99% OF MSA/MD MEDIAN	41	4822	37	4326					4	496		
100-119% OF MSA/MD MEDIAN	39	5560	36	5112			2	347	1	101		
120% OR MORE OF MSA/MD MEDIAN	223	42823	210	40619	3	430	4	766	6	1008		
INCOME NOT AVAILABLE 6/	21	2963	18	2414	1	119	2	430				
TOTAL 14/	387	61970	357	57657	5	642	13	1934	12	1737		

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	48	3643	48	3643								
MALE	8	378	8	378								
FEMALE	5	236	5	236								
JOINT (MALE/FEMALE)	35	3029	35	3029								
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	48	3643	48	3643								
MALE	8	378	8	378								
FEMALE	5	236	5	236								
JOINT (MALE/FEMALE)	35	3029	35	3029								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	48	3643	48	3643								
MALE	8	378	8	378								
FEMALE	5	236	5	236								
JOINT (MALE/FEMALE)	35	3029	35	3029								
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2	90	2	90								
50-79% OF MSA/MD MEDIAN	5	425	5	425								
80-99% OF MSA/MD MEDIAN	6	193	6	193								
100-119% OF MSA/MD MEDIAN	4	245	4	245								
120% OR MORE OF MSA/MD MEDIAN	29	2389	29	2389								
INCOME NOT AVAILABLE 6/	2	301	2	301								
TOTAL 14/	48	3643	48	3643								

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	1	110	1	110								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	110	1	110								
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	4	811	4	811								
MALE	2	579	2	579								
FEMALE	2	232	2	232								
JOINT (MALE/FEMALE)												
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	5	921	5	921								
MALE	2	579	2	579								
FEMALE	2	232	2	232								
JOINT (MALE/FEMALE)	1	110	1	110								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	4	811	4	811								
MALE	2	579	2	579								
FEMALE	2	232	2	232								
JOINT (MALE/FEMALE)												
OTHERS, INCLUDING HISPANIC (TOTAL)	1	110	1	110								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	110	1	110								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/	5	921	5	921								
TOTAL 14/	5	921	5	921								

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	47	5074	47	5074								
MALE	9	1178	9	1178								
FEMALE	2	76	2	76								
JOINT (MALE/FEMALE)	36	3820	36	3820								
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	15	2910	14	2575	1	335						
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	47	5074	47	5074								
MALE	9	1178	9	1178								
FEMALE	2	76	2	76								
JOINT (MALE/FEMALE)	36	3820	36	3820								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	15	2910	14	2575	1	335						
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	47	5074	47	5074								
MALE	9	1178	9	1178								
FEMALE	2	76	2	76								
JOINT (MALE/FEMALE)	36	3820	36	3820								
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	11	1	11								
50-79% OF MSA/MD MEDIAN	10	1138	10	1138								
80-99% OF MSA/MD MEDIAN	5	262	5	262								
100-119% OF MSA/MD MEDIAN	4	370	4	370								
120% OR MORE OF MSA/MD MEDIAN	29	3708	28	3373	1	335						
INCOME NOT AVAILABLE 6/	13	2495	13	2495								
TOTAL 14/	62	7984	61	7649	1	335						

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	1	21	1	21								
MALE	1	21	1	21								
FEMALE												
JOINT (MALE/FEMALE)												
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	1	21	1	21								
MALE	1	21	1	21								
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	1	21	1	21								
MALE	1	21	1	21								
FEMALE												
JOINT (MALE/FEMALE)												
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	21	1	21								
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
TOTAL 14/	1	21	1	21								

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Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	111	1	111								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	111	1	111								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	111	1	111								
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	81	1	81								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	81	1	81								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	81	1	81								
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	2	192	2	192								

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Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	21	1542	19	1427	1	50	1	65				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	95					1	95				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	20	1477	19	1427	1	50						
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	160					2	160				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	20	1477	19	1427	1	50						
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	27	2756	26	2608					1	148		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	217	1	105			1	112				
ETHNICITY 7/												
HISPANIC OR LATINO	1	95	1	95								
NOT HISPANIC OR LATINO	27	2766	26	2618					1	148		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	112					1	112				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	26	2661	25	2513					1	148		
OTHERS, INCLUDING HISPANIC	1	95	1	95								

DISCLOSURE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	16	1528	15	1441			1	87				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	200	1	200								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	16	1528	15	1441			1	87				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	200	1	200								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	16	1528	15	1441			1	87				
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	181	1	181								
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	21	2474	21	2474								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	22	2655	22	2655								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	21	2474	21	2474								
OTHERS, INCLUDING HISPANIC	1	181	1	181								

DISCLOSURE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	45	1	45								
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	74	14111	68	12935	3	516	1	70	2	590		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	176	1	176								
RACE NOT AVAILABLE 6/	3	1537	1	572	1	335	1	630				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	74	14035	69	12929	3	516			2	590		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	297	1	227			1	70				
ETHNICITY NOT AVAILABLE 6/	3	1537	1	572	1	335	1	630				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	72	13814	67	12708	3	516			2	590		
OTHERS, INCLUDING HISPANIC	4	518	3	448			1	70				
TOTAL 14/	181	26907	167	24209	5	901	6	1059	3	738		

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Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	15	1278	11	983			4	295				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	91	1	91								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	16	1369	12	1074			4	295				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	15	1278	11	983			4	295				
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	99	1	99								
BLACK OR AFRICAN AMERICAN	1	122	1	122								
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	44	4087	41	3766	1	93	1	96	1	132		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	125	1	125								
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	47	4433	44	4112	1	93	1	96	1	132		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	44	4087	41	3766	1	93	1	96	1	132		
OTHERS, INCLUDING HISPANIC	3	346	3	346								

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	40	4649	37	4326					3	323		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	173							1	173		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	39	4518	36	4195					3	323		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	131	1	131								
ETHNICITY NOT AVAILABLE 6/	1	173							1	173		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	39	4518	36	4195					3	323		
OTHERS, INCLUDING HISPANIC	1	131	1	131								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	105	1	105								
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	38	5455	35	5007			2	347	1	101		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	39	5560	36	5112			2	347	1	101		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	38	5455	35	5007			2	347	1	101		
OTHERS, INCLUDING HISPANIC	1	105	1	105								

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	2	135	2	135								
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	215	41600	203	39569	2	257	4	766	6	1008		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	386	2	386								
RACE NOT AVAILABLE 6/	4	702	3	529	1	173						
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	218	41907	206	39876	2	257	4	766	6	1008		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	5	916	4	743	1	173						
MINORITY STATUS 8/												
WHITE NON-HISPANIC	214	41386	202	39355	2	257	4	766	6	1008		
OTHERS, INCLUDING HISPANIC	4	521	4	521								
TOTAL 14/	387	61970	357	57657	5	642	13	1934	12	1737		

DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

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Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	2	90	2	90								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	90	2	90								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	90	2	90								
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	5	425	5	425								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5	425	5	425								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	425	5	425								
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	6	193	6	193								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	6	193	6	193								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	193	6	193								
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	4	245	4	245								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	245	4	245								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	245	4	245								
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000020369 - 3 HEARTLAND BANK & TRUST COMPANY

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	29	2389	29	2389								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	29	2389	29	2389								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	29	2389	29	2389								
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	48	3643	48	3643								

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000020369 - 3 HEARTLAND BANK & TRUST COMPANY

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	11	1	11								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	11	1	11								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	11	1	11								
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	10	1138	10	1138								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	10	1138	10	1138								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	10	1138	10	1138								
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000020369 - 3 HEARTLAND BANK & TRUST COMPANY

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	5	262	5	262								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5	262	5	262								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	262	5	262								
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	4	370	4	370								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	370	4	370								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	370	4	370								
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000020369 - 3 HEARTLAND BANK & TRUST COMPANY

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	27	3293	27	3293								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	415	1	80	1	335						
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	27	3293	27	3293								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	415	1	80	1	335						
MINORITY STATUS 8/												
WHITE NON-HISPANIC	27	3293	27	3293								
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	62	7984	61	7649	1	335						

DISCLOSURE TABLE 5-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000020369 - 3 HEARTLAND BANK & TRUST COMPANY

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	21	1	21								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	21	1	21								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	21	1	21								
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000020369 - 3 HEARTLAND BANK & TRUST COMPANY

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000020369 - 3 HEARTLAND BANK & TRUST COMPANY

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	1	21	1	21								

INSTITUTION: 0000020369 - 3 HEARTLAND BANK & TRUST COMPANY

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	2	192	2	192								
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	1	111	1	111								
UPPER INCOME	1	81	1	81								
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	1	111	1	111								
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	1	81	1	81								
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	2	192	2	192								

DISCLOSURE TABLE 7-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 0000020369 - 3 HEARTLAND BANK & TRUST COMPANY

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	84	14951	76	13169	2	471	4	877	2	434		
10-19% MINORITY	74	9230	70	8589	2	250	1	87	1	304		
20-49% MINORITY	23	2726	21	2451	1	180	1	95				
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	105	1	105								
MODERATE INCOME	35	3650	31	3238	2	230	2	182				
MIDDLE INCOME	76	9877	71	9159	2	471	3	247				
UPPER INCOME	69	13275	64	11707	1	200	1	630	3	738		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	105	1	105								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	17	1369	15	1232	1	50	1	87				
20-49% MINORITY	18	2281	16	2006	1	180	1	95				
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	41	6011	36	5293	2	471	3	247				
10-19% MINORITY	30	3421	30	3421								
20-49% MINORITY	5	445	5	445								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	43	8940	40	7876			1	630	2	434		
10-19% MINORITY	26	4335	24	3831	1	200			1	304		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	181	26907	167	24209	5	901	6	1059	3	738		

DISCLOSURE TABLE 7-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 0000020369 - 3 HEARTLAND BANK & TRUST COMPANY

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	194	34897	175	32053	2	166	8	1509	9	1169		
10-19% MINORITY	153	22184	145	21262	1	119	4	235	3	568		
20-49% MINORITY	40	4889	37	4342	2	357	1	190				
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	50	6518	46	5953	2	357	2	208				
MIDDLE INCOME	182	26980	164	24612	3	285	9	1414	6	669		
UPPER INCOME	155	28472	147	27092			2	312	6	1068		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	22	2629	21	2611			1	18				
20-49% MINORITY	28	3889	25	3342	2	357	1	190				
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	119	20192	104	18130	2	166	7	1227	6	669		
10-19% MINORITY	51	5788	48	5482	1	119	2	187				
20-49% MINORITY	12	1000	12	1000								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	75	14705	71	13923			1	282	3	500		
10-19% MINORITY	80	13767	76	13169			1	30	3	568		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	387	61970	357	57657	5	642	13	1934	12	1737		

DISCLOSURE TABLE 7-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 0000020369 - 3 HEARTLAND BANK & TRUST COMPANY

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	30	2065	30	2065								
10-19% MINORITY	15	1483	15	1483								
20-49% MINORITY	3	95	3	95								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	4	490	4	490								
MIDDLE INCOME	29	1743	29	1743								
UPPER INCOME	15	1410	15	1410								
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	450	2	450								
20-49% MINORITY	2	40	2	40								
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	22	1451	22	1451								
10-19% MINORITY	6	237	6	237								
20-49% MINORITY	1	55	1	55								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	8	614	8	614								
10-19% MINORITY	7	796	7	796								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	48	3643	48	3643								

INSTITUTION: 0000020369 - 3 HEARTLAND BANK & TRUST COMPANY

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	1	425	1	425								
10-19% MINORITY	4	496	4	496								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	2	232	2	232								
MIDDLE INCOME	3	689	3	689								
UPPER INCOME												
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	232	2	232								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	1	425	1	425								
10-19% MINORITY	2	264	2	264								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	5	921	5	921								

DISCLOSURE TABLE 7-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 0000020369 - 3 HEARTLAND BANK & TRUST COMPANY

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	25	4305	24	3970	1	335						
10-19% MINORITY	33	3207	33	3207								
20-49% MINORITY	4	472	4	472								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	105	1	105								
MODERATE INCOME	10	1018	10	1018								
MIDDLE INCOME	43	5187	42	4852	1	335						
UPPER INCOME	8	1674	8	1674								
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	105	1	105								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	7	601	7	601								
20-49% MINORITY	3	417	3	417								
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	17	2631	16	2296	1	335						
10-19% MINORITY	25	2501	25	2501								
20-49% MINORITY	1	55	1	55								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	8	1674	8	1674								
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	62	7984	61	7649	1	335						

DISCLOSURE TABLE 7-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

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Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	1	21	1	21								
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME												
UPPER INCOME	1	21	1	21								
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	1	21	1	21								
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	1	21	1	21								

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Applicant Characteristics	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN																				
NAT HAWAIIAN/OTHER PACIFIC ISL																				
WHITE					2	50	1	25									1	25	4	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/	1	33															2	67	3	100
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO							1	50									1	50	2	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)					1	100													1	100
ETHNICITY NOT AVAILABLE 6/	1	25			1	25											2	50	4	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC							1	50									1	50	2	100
OTHERS, INCL. HISPANIC					1	100													1	100
GENDER 19/																				
MALE					1	100													1	100
FEMALE																				
JOINT (MALE/FEMALE)					1	25	1	25									2	50	4	100
GENDER NOT AVAILABLE 6/	1	50															1	50	2	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	1	50			1	50													2	100
50-79% OF MSA/MD MEDIAN																	1	100	1	100
80-99% OF MSA/MD MEDIAN							1	50									1	50	2	100
100-119% OF MSA/MD MEDIAN																				
120% OR MORE OF MSA/MD MEDIAN					1	50											1	50	2	100
INCOME NOT AVAILABLE 6/																				

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Applicant Characteristics	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN																				
NAT HAWAIIAN/OTHER PACIFIC ISL																				
WHITE	6	35			9	53	1	6							1	6			17	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/					1	100													1	100
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO	6	35			9	53	1	6							1	6			17	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/					1	100													1	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	6	35			9	53	1	6							1	6			17	100
OTHERS, INCL. HISPANIC																				
GENDER 19/																				
MALE					2	100													2	100
FEMALE	2	67			1	33													3	100
JOINT (MALE/FEMALE)	4	33			6	50	1	8							1	8			12	100
GENDER NOT AVAILABLE 6/					1	100													1	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	2	50			2	50													4	100
50-79% OF MSA/MD MEDIAN	1	50			1	50													2	100
80-99% OF MSA/MD MEDIAN																				
100-119% OF MSA/MD MEDIAN	1	33			1	33	1	33											3	100
120% OR MORE OF MSA/MD MEDIAN	2	29			4	57									1	14			7	100
INCOME NOT AVAILABLE 6/					2	100													2	100

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	2										
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	120	4	2	1	1				3.85	3.71	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	1										
RACE NOT AVAILABLE 6/	3										
ETHNICITY 7/											
HISPANIC OR LATINO	1										
NOT HISPANIC OR LATINO	122	4	2	1	1				3.85	3.71	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1										
ETHNICITY NOT AVAILABLE 6/	2										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	118	4	2	1	1				3.85	3.71	
OTHERS, INCLUDING HISPANIC	5										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	14	2	2						3.21	3.21	
50-79% OF MSA/MD MEDIAN	21	1		1					4.00	4.00	
80-99% OF MSA/MD MEDIAN	12										
100-119% OF MSA/MD MEDIAN	17	1			1				5.00	5.00	
120% OR MORE OF MSA/MD MEDIAN	59										
INCOME NOT AVAILABLE 6/	3										
GENDER 19/											
MALE	29	2	1	1					3.71	3.71	
FEMALE	23										
JOINT (MALE/FEMALE)	73	2	1		1				4.00	4.00	
GENDER NOT AVAILABLE 6/	1										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	56	2	2						3.21	3.21	
10-19% MINORITY	52	1			1				5.00	5.00	
20-49% MINORITY	18	1		1					4.00	4.00	
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	26										
MIDDLE INCOME	48	3	1	1	1				4.14	4.00	
UPPER INCOME	52	1	1						3.00	3.00	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
	\$000'S	\$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S	MEAN 30/	MEDIAN 31/
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	226									
BLACK OR AFRICAN AMERICAN										
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	18244	524	310	65	149				3.75	3.41
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	176									
RACE NOT AVAILABLE 6/	877									
ETHNICITY 7/										
HISPANIC OR LATINO	95									
NOT HISPANIC OR LATINO	18429	524	310	65	149				3.75	3.41
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	227									
ETHNICITY NOT AVAILABLE 6/	772									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	17922	524	310	65	149				3.75	3.41
OTHERS, INCLUDING HISPANIC	724									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	1068	310	310						3.09	3.00
50-79% OF MSA/MD MEDIAN	2259	65		65					4.00	4.00
80-99% OF MSA/MD MEDIAN	1474									
100-119% OF MSA/MD MEDIAN	2356	149			149				5.00	5.00
120% OR MORE OF MSA/MD MEDIAN	12124									
INCOME NOT AVAILABLE 6/	242									
GENDER 19/										
MALE	3688	135	70	65					3.69	3.41
FEMALE	2458									
JOINT (MALE/FEMALE)	13177	389	240		149				3.77	3.00
GENDER NOT AVAILABLE 6/	200									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	10508	310	310						3.09	3.00
10-19% MINORITY	6824	149			149				5.00	5.00
20-49% MINORITY	2191	65		65					4.00	4.00
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	2941									
MIDDLE INCOME	6407	284	70	65	149				4.38	5.00
UPPER INCOME	10175	240	240						3.00	3.00

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN
	#	#	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 - 8.99 #	9 - 9.99 #	10 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	11	1	1							5.00	5.00
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	11	1	1							5.00	5.00
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	11	1	1							5.00	5.00
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	1										
50-79% OF MSA/MD MEDIAN	2										
80-99% OF MSA/MD MEDIAN	1										
100-119% OF MSA/MD MEDIAN	2										
120% OR MORE OF MSA/MD MEDIAN	5	1	1							5.00	5.00
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	1										
FEMALE	3										
JOINT (MALE/FEMALE)	7	1	1							5.00	5.00
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	5	1	1							5.00	5.00
10-19% MINORITY	5										
20-49% MINORITY	1										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	3										
MIDDLE INCOME	3										
UPPER INCOME	5	1	1							5.00	5.00

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
	\$000'S	\$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 - 8.99 \$000'S	9 - 9.99 \$000'S	10 OR MORE \$000'S	MEAN 30/	MEDIAN 31/
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	602	235	235						5.00	5.00
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	602	235	235						5.00	5.00
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	602	235	235						5.00	5.00
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	17									
50-79% OF MSA/MD MEDIAN	37									
80-99% OF MSA/MD MEDIAN	11									
100-119% OF MSA/MD MEDIAN	33									
120% OR MORE OF MSA/MD MEDIAN	504	235	235						5.00	5.00
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	17									
FEMALE	48									
JOINT (MALE/FEMALE)	537	235	235						5.00	5.00
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	456	235	235						5.00	5.00
10-19% MINORITY	120									
20-49% MINORITY	26									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	54									
MIDDLE INCOME	297									
UPPER INCOME	251	235	235						5.00	5.00

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/								HOEPA LOANS 17/
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #	MEAN	MEDIAN	#
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	1										
BLACK OR AFRICAN AMERICAN	2	1					1		7.08	7.08	
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	281	8	3	3	2				4.16	4.32	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	2										
RACE NOT AVAILABLE 6/	3										
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	285	9	3	3	2		1		4.49	4.64	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1										
ETHNICITY NOT AVAILABLE 6/	3										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	279	8	3	3	2				4.16	4.32	
OTHERS, INCLUDING HISPANIC	6	1					1		7.08	7.08	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	12										
50-79% OF MSA/MD MEDIAN	32	1	1						3.00	3.00	
80-99% OF MSA/MD MEDIAN	34	1	1						3.00	3.00	
100-119% OF MSA/MD MEDIAN	31	1					1		7.08	7.08	
120% OR MORE OF MSA/MD MEDIAN	168	6	1	3	2				4.55	4.69	
INCOME NOT AVAILABLE 6/	12										
GENDER 19/											
MALE	37	1		1					4.73	4.73	
FEMALE	41	2	1				1		5.50	5.50	
JOINT (MALE/FEMALE)	210	6	2	2	2				4.11	4.32	
GENDER NOT AVAILABLE 6/	1										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	146	5	3	1	1				3.93	3.92	
10-19% MINORITY	111	4		2	1		1		5.18	4.82	
20-49% MINORITY	32										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	32	3		1	1		1		5.36	5.00	
MIDDLE INCOME	129	3	3						3.31	3.00	
UPPER INCOME	128	3		2	1				4.79	4.73	

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	\$000'S	\$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S	MEAN 30/	MEDIAN 31/	\$000'S
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	99										
BLACK OR AFRICAN AMERICAN	207	105					105		7.08	7.08	
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	48496	2027	971	840	216				4.13	4.00	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	471										
RACE NOT AVAILABLE 6/	540										
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	49019	2132	971	840	216		105		4.27	4.00	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	131										
ETHNICITY NOT AVAILABLE 6/	663										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	48151	2027	971	840	216				4.13	4.00	
OTHERS, INCLUDING HISPANIC	908	105					105		7.08	7.08	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	1074										
50-79% OF MSA/MD MEDIAN	3158	95	95						3.00	3.00	
80-99% OF MSA/MD MEDIAN	4085	111	111						3.00	3.00	
100-119% OF MSA/MD MEDIAN	4705	105					105		7.08	7.08	
120% OR MORE OF MSA/MD MEDIAN	35173	1821	765	840	216				4.25	4.00	
INCOME NOT AVAILABLE 6/	1618										
GENDER 19/											
MALE	5306	297		297					4.73	4.73	
FEMALE	5293	870	765				105		4.30	3.92	
JOINT (MALE/FEMALE)	39015	965	206	543	216				4.10	4.00	
GENDER NOT AVAILABLE 6/	199										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	27406	1351	971	297	83				4.02	3.92	
10-19% MINORITY	18394	781		543	133		105		4.70	4.00	
20-49% MINORITY	4013										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	4455	643		405	133		105		4.71	4.00	
MIDDLE INCOME	20457	971	971						3.72	3.92	
UPPER INCOME	24901	518		435	83				4.75	4.73	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ #	
	#	#	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 - 8.99 #	9 - 9.99 #	10 OR MORE #	MEAN		MEDIAN
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN		1	1						5.00	5.00	
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	16	7	6	1					5.41	5.24	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	1										
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	17	8	7	1					5.36	5.20	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	16	7	6	1					5.41	5.24	
OTHERS, INCLUDING HISPANIC	1	1	1						5.00	5.00	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	3	1	1						5.67	5.67	
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN	1	1		1					6.00	6.00	
120% OR MORE OF MSA/MD MEDIAN	11	6	6						5.20	5.08	
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	1	1	1						5.77	5.77	
FEMALE	1	2	2						5.46	5.46	
JOINT (MALE/FEMALE)	15	5	4	1					5.23	5.00	
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	10	3	3						5.30	5.24	
10-19% MINORITY	5	4	4						5.23	5.08	
20-49% MINORITY	2	1		1					6.00	6.00	
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	2	1		1					6.00	6.00	
MIDDLE INCOME	6	4	4						5.23	5.12	
UPPER INCOME	9	3	3						5.31	5.16	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/								HOEPA LOANS 17/
	\$000'S	\$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 - 8.99 \$000'S	9 - 9.99 \$000'S	10 OR MORE \$000'S	MEAN 30/	MEDIAN 31/	\$000'S
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN		50	50						5.00	5.00	
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	878	459	419	40					5.27	5.24	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	40										
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	918	509	469	40					5.25	5.24	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	878	459	419	40					5.27	5.24	
OTHERS, INCLUDING HISPANIC	40	50	50						5.00	5.00	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	62	11	11						5.67	5.67	
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN	9	40		40					6.00	6.00	
120% OR MORE OF MSA/MD MEDIAN	743	458	458						5.17	5.24	
INCOME NOT AVAILABLE 6/	104										
GENDER 19/											
MALE	9	26	26						5.77	5.77	
FEMALE	8	236	236						5.26	5.24	
JOINT (MALE/FEMALE)	901	247	207	40					5.18	5.00	
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	750	244	244						5.25	5.24	
10-19% MINORITY	127	225	225						5.11	5.00	
20-49% MINORITY	41	40		40					6.00	6.00	
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	40	40		40					6.00	6.00	
MIDDLE INCOME	269	294	294						5.21	5.24	
UPPER INCOME	609	175	175						5.14	5.00	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/								HOEPA LOANS 17/
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #	MEAN	MEDIAN	#
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	20	1				1			6.00	6.00	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	20	1				1			6.00	6.00	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	20	1				1			6.00	6.00	
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	1										
50-79% OF MSA/MD MEDIAN	2										
80-99% OF MSA/MD MEDIAN	2										
100-119% OF MSA/MD MEDIAN	3										
120% OR MORE OF MSA/MD MEDIAN	11	1				1			6.00	6.00	
INCOME NOT AVAILABLE 6/	1										
GENDER 19/											
MALE	1										
FEMALE	2										
JOINT (MALE/FEMALE)	17	1				1			6.00	6.00	
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	13	1				1			6.00	6.00	
10-19% MINORITY	7										
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	10	1				1			6.00	6.00	
UPPER INCOME	10										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/								HOEPA LOANS 17/ \$000'S
	\$000'S	\$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S	MEAN 30/ \$000'S	MEDIAN 31/ \$000'S	
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	2348	113				113			6.00	6.00	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	2348	113				113			6.00	6.00	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	2348	113				113			6.00	6.00	
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	84										
50-79% OF MSA/MD MEDIAN	257										
80-99% OF MSA/MD MEDIAN	124										
100-119% OF MSA/MD MEDIAN	243										
120% OR MORE OF MSA/MD MEDIAN	1368	113				113			6.00	6.00	
INCOME NOT AVAILABLE 6/	272										
GENDER 19/											
MALE	161										
FEMALE	170										
JOINT (MALE/FEMALE)	2017	113				113			6.00	6.00	
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	1462	113				113			6.00	6.00	
10-19% MINORITY	886										
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	1079	113				113			6.00	6.00	
UPPER INCOME	1269										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ #	
	#	#	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 - 8.99 #	9 - 9.99 #	10 OR MORE #	MEAN		MEDIAN
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	11	2	1	1					5.50	5.50	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	11	2	1	1					5.50	5.50	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	11	2	1	1					5.50	5.50	
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	3										
80-99% OF MSA/MD MEDIAN		1	1						5.00	5.00	
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	7	1		1					6.00	6.00	
INCOME NOT AVAILABLE 6/	1										
GENDER 19/											
MALE											
FEMALE		2	1	1					5.50	5.50	
JOINT (MALE/FEMALE)	11										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	7										
10-19% MINORITY	3	1		1					6.00	6.00	
20-49% MINORITY	1	1	1						5.00	5.00	
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	2	1	1						5.00	5.00	
MIDDLE INCOME	5	1		1					6.00	6.00	
UPPER INCOME	4										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000'S	
	\$000'S	\$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 - 8.99 \$000'S	9 - 9.99 \$000'S	10 OR MORE \$000'S	MEAN 30/ MEDIAN 31/		
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	595	60	30	30					5.50	5.50	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	595	60	30	30					5.50	5.50	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	595	60	30	30					5.50	5.50	
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	168										
80-99% OF MSA/MD MEDIAN		30	30						5.00	5.00	
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	398	30		30					6.00	6.00	
INCOME NOT AVAILABLE 6/	29										
GENDER 19/											
MALE											
FEMALE		60	30	30					5.50	5.50	
JOINT (MALE/FEMALE)	595										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	266										
10-19% MINORITY	319	30		30					6.00	6.00	
20-49% MINORITY	10	30	30						5.00	5.00	
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	260	30	30						5.00	5.00	
MIDDLE INCOME	209	30		30					6.00	6.00	
UPPER INCOME	126										

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Borrower or Census Tract Characteristics	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	21	1	21								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	21	1	21								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	21	1	21								
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	21	1	21								
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	1	21	1	21								
FEMALE												
JOINT (MALE/FEMALE)												
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	1	21	1	21								
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME												
UPPER INCOME	1	21	1	21								

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/								
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 - 9.99 #	10 OR MORE #	MEAN	MEDIAN
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	1										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	1										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	1										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	1										
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN											
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	1										
FEMALE											
JOINT (MALE/FEMALE)											
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	1										
10-19% MINORITY											
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME											
UPPER INCOME	1										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/								MEAN 30/ \$000'S	MEDIAN 31/ \$000'S
	\$000'S	\$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 - 9.99 \$000'S	10 OR MORE \$000'S			
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	21											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	21											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	21											
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	21											
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	21											
FEMALE												
JOINT (MALE/FEMALE)												
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	21											
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME												
UPPER INCOME	21											

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	167	13	359	26	22	16	10
FHA			2				
VA							
FSA/RHS	2						
LOANS ORIGINATED							
CONVENTIONAL	153	13	329	26	22	16	10
FHA			2				
VA							
FSA/RHS	2						
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	5		5				
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	6		13				
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	3		12				
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	123	2	299		20		
FHA							
VA							
FSA/RHS	2						

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	1						
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	1						
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

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MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	2		2	1			
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	2		2	1			
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
LOANS SOLD							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

INSTITUTION: 0000020369 - 3 HEARTLAND BANK & TRUST COMPANY

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

PRICING INFORMATION	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES)							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/	126	11	289	17	20	11	NA
PRICING REPORTED	4	1	9	8	1	2	NA
MEAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)	3.85	5.00	4.49	5.36	6.00	5.50	NA
MEDIAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)	3.71	5.00	4.64	5.20	6.00	5.50	NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA					NA
NOT HOEPA LOAN	NA	NA	298	25	21	13	NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/	1						NA
PRICING REPORTED							NA
MEAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
MEDIAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA					NA
NOT HOEPA LOAN	NA	NA					NA